

Information to identify the case:			
Debtor 1	Gary A. Smith		Social Security number or ITIN xxx-xx-9001
	First Name	Middle Name	Last Name
Debtor 2	Debra K. Smith		Social Security number or ITIN xxx-xx-9326
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-11298-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary A. Smith

Debra K. Smith

12/16/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Gary A. Smith
Debra K. Smith
DebtorsCase No. 11-11298-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: ddoy
Form ID: 3180WPage 1 of 3
Total Noticed: 53

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db/jdb
13148800 +Gary A. Smith, Debra K. Smith, 1122 Old Route 8, Polk, PA 16342-2032
13148806 +AmeriGas, 2540 Warren Drive, Suite C, Rocklin, CA 95677-2178
+Citifinancial Retail Services, Citifinancial/Attn: Bankruptcy Dept, Po Box 140489,
Irving, TX 75014-0489
13148810 +First National Bank Slippery Rock, 3320 East State Street, Hermitage, PA 16148-3301
13148811 +First United National Bank, Po Box 7, Fryburg, PA 16326-0007
13587828 +Keri P. Ebeck, Esquire, Weltman, Weinberg, & Reis Co., LPA, 1400 Koppers Bldg.,
436 Seventh Avenue, Pittsburgh, PA 15219-1842
13148819 +Mercer County State Bank, Po Box 38, Sandy Lake, PA 16145-0038
13148820 +National City, Po Box 5570, Cleveland, OH 44101-0570
13148821 +National City Card, 100 North 13th Street, Franklin, PA 16323-2352
13209703 +Peter J. Mulcahy, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza,
Philadelphia, PA 19103-1814
13148826 +United Refining, 213 2nd Avenue, Warren, PA 16365-2405
13148827 +Weisfield Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680
13148831 +Worlds Foremost Bank, 4800 Northwest 1st Street, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 17 2016 01:19:45 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Dec 17 2016 00:58:00 Bank of America, N.A., 2380 Performance Dr,
Richardson, TX 75082-4333
cr EDI: RECOVERYCORP.COM Dec 17 2016 00:58:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13148799 +EDI: BANKAMER2.COM Dec 17 2016 00:58:00 AAA Financial Services, 572 W Broad St.,
Hazleton, PA 18201-6108
13151973 EDI: BANKAMER2.COM Dec 17 2016 00:58:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
13209022 +EDI: BANKAMER.COM Dec 17 2016 00:58:00 BANK OF AMERICA, N.A., Et al,
BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
13148801 +EDI: BANKAMER2.COM Dec 17 2016 00:58:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054
13148802 +EDI: BANKAMER.COM Dec 17 2016 00:58:00 Bank Of America, N.a., 450 American Street,
Simi Valley, CA 93065-6285
13148803 +EDI: TSYS2.COM Dec 17 2016 00:58:00 Barclays Bank Delaware,
Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
13193407 +EDI: OPHSUBSID.COM Dec 17 2016 00:58:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13148804 +EDI: CAPITALONE.COM Dec 17 2016 00:58:00 Capital One Bank (USA) N.A., Po Box 30285,
Salt Lake City, UT 84130-0285
13148805 +EDI: CHASE.COM Dec 17 2016 00:58:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13178176 EDI: CHASE.COM Dec 17 2016 00:58:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
13148807 EDI: RCSDELL.COM Dec 17 2016 00:58:00 Dell Financial Services, Attn: Bankruptcy Dept.,
Po Box 81577, Austin, TX 78708
13148808 EDI: DISCOVER.COM Dec 17 2016 00:58:00 Discover Financial, Po Box 8003,
Hilliard, OH 43026
13160794 EDI: DISCOVER.COM Dec 17 2016 00:58:00 Discover Bank, Discover Products Inc.,
PO Box 3025, New Albany, OH 43054-3025
13573211 EDI: DISCOVER.COM Dec 17 2016 00:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13148809 +EDI: BLUESTEM Dec 17 2016 00:58:00 Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
13148812 +E-mail/Text: slucas@for-cu.com Dec 17 2016 01:20:13 Franklin Oil Region Credit Union,
101 North 13th Street, Franklin, PA 16323-2343
13433885 EDI: RMSC.COM Dec 17 2016 00:58:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
13173234 EDI: RESURGENT.COM Dec 17 2016 00:58:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221
13148813 +EDI: RMSC.COM Dec 17 2016 00:58:00 GEMB / HH Gregg, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
13148814 +EDI: RMSC.COM Dec 17 2016 00:58:00 Gemb/JCPenney, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
13148815 +EDI: RMSC.COM Dec 17 2016 00:58:00 Gemb/pearle Vision, Po Box 981439,
El Paso, TX 79998-1439
13148816 +EDI: RMSC.COM Dec 17 2016 00:58:00 Gemb/qvc, Po Box 971402, El Paso, TX 79997-1402
13148817 +EDI: HFC.COM Dec 17 2016 00:58:00 Hsbc/BonTon, Hsbc Retail Services/Attn: Bankruptcy,
Po Box 5263, Carol Stream, IL 60197-5263
13148818 +EDI: HFC.COM Dec 17 2016 00:58:00 Hsbc/boscov, Po Box 5895, Carol Stream, IL 60197-5895
13832956 E-mail/Text: camanagement@mtb.com Dec 17 2016 01:19:27 M&T BANK, P.O 840,
BUFFALO, NY 14240-0840

District/off: 0315-1

User: ddoy
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Dec 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13294432 +E-mail/Text: bknotice@ncmlc.com Dec 17 2016 01:20:09 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13209706 EDI: PRA.COM Dec 17 2016 00:58:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
Norfolk, VA 23541
13209023 EDI: PRA.COM Dec 17 2016 00:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13626845 +EDI: PRA.COM Dec 17 2016 00:58:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
13433886 EDI: RECOVERYCORP.COM Dec 17 2016 00:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13148824 EDI: AGFINANCE.COM Dec 17 2016 00:58:00 Springleaf Financial Services, 120 Bon Aire Plaza,
Butler, PA 16003
13148822 EDI: SEARS.COM Dec 17 2016 00:58:00 Sears/cbna, 133200 Smith Road, Cleveland, OH 44130
13148823 +EDI: SEARS.COM Dec 17 2016 00:58:00 Sears/cbna, 8725 West Sahara Avenue,
The Lakes, NV 89163-0001
13148825 +EDI: CITICORP.COM Dec 17 2016 00:58:00 Tractor Supply/cbsd, Po Box 6500,
Sioux Falls, SD 57117-6500
13148828 +EDI: WFNNB.COM Dec 17 2016 00:58:00 Wfcb/Blair, P.O. Box 182125,
Columbus, OH 43218-2125
13148829 +EDI: WFNNB.COM Dec 17 2016 00:58:00 Wfnnb/lane Bryant, Po Box 182686,
Columbus, OH 43218-2686
13148830 +EDI: WFNNB.COM Dec 17 2016 00:58:00 Wfnnb/woman within, Po Box 182686,
Columbus, OH 43218-2686

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
cr Lakeview Loan Servicing, LLC
cr M&T BANK
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
cr* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13193408* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13224218* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132

TOTALS: 3, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Daniel P. Foster on behalf of Debtor Gary A. Smith dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com/anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Debra K. Smith dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com/anne@ecf.inforuptcy.com
Jerome B. Blank on behalf of Creditor M&T BANK pawb@fedphe.com
Jerome B. Blank on behalf of Creditor Bank of America, N.A. pawb@fedphe.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Mario J. Hanyon on behalf of Creditor Lakeview Loan Servicing, LLC pawb@fedphe.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Mulcahy on behalf of Creditor Bank of America, N.A. pawb@fedphe.com,
FedPhe@hotmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

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User: ddoy
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 11